

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF GEORGIA  
ATLANTA DIVISION**

In re:

KARL DWAYNE JOHNSON

Debtor(s)

Case No. A20-64935-JWC

---

**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Nancy Whaley, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 03/24/2020.
- 2) The plan was confirmed on 09/15/2020.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 09/19/2022.
- 5) The case was converted on 02/22/2024.
- 6) Number of months from filing or conversion to last payment: 45.
- 7) Number of months case was pending: 47.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$30,449.84.
- 10) Amount of unsecured claims discharged without full payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have not cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$109,150.84
Less amount refunded to debtor	\$0.00

**NET RECEIPTS: \$109,150.84**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$4,800.00
Court Costs	\$25.00
Trustee Expenses & Compensation	\$7,096.15
Other	\$0.00

**TOTAL EXPENSES OF ADMINISTRATION: \$11,921.15**

Attorney fees paid and disclosed by debtor: \$0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AT&T CORP	Unsecured	852.86	852.86	852.86	0.00	0.00
BELLSOUTH TELECOMMUNICATION	Unsecured	206.26	206.26	206.26	0.00	0.00
CHILD SUPPORT SERVICES	Priority	33,047.00	3,695.48	33,047.00	3,695.48	0.00
DOUGLAS COUNTY CHILD SUPPORT	Priority	NA	20,752.49	20,752.49	10,847.47	0.00
EMERGENCY COVERAGE CORP.	Unsecured	1,416.00	1,399.76	1,399.76	0.00	0.00
FLAGSHIP CREDIT ACCEPTANCE	Unsecured	NA	10,153.48	10,153.48	0.00	0.00
FLAGSHIP CREDIT ACCEPTANCE	Secured	20,778.83	11,500.00	11,500.00	11,500.00	666.38
FULTON COUNTY TAX COMM	Secured	3,241.00	3,241.00	3,241.00	0.00	0.00
FULTON COUNTY TAX COMM	Priority	NA	3,677.49	3,677.49	450.00	0.00
INTERNAL REVENUE SERVICE	Unsecured	NA	1,468.17	1,468.17	0.00	0.00
INTERNAL REVENUE SERVICE	Priority	0.00	168.67	168.67	0.00	0.00
JEFFERSON CAPITAL SYSTEMS, LLC	Secured	16,387.16	16,237.16	16,237.16	16,237.16	972.39
JPMORGAN CHASE BANK, N.A.	Unsecured	7,077.42	7,077.42	7,077.42	0.00	0.00
LAKEVIEW LOAN SERVICING, LLC	Secured	NA	0.00	9,678.00	0.00	0.00
LAKEVIEW LOAN SERVICING, LLC	Secured	NA	15,438.91	15,438.91	0.00	0.00
LAKEVIEW LOAN SERVICING, LLC	Secured	46,460.00	46,460.11	46,460.11	43,054.72	0.00
LEGACY AT PALMETTO FARMS HOM	Secured	8,623.00	12,466.23	12,466.23	9,806.09	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	1,307.80	1,307.80	1,307.80	0.00	0.00
SCHEDULED CREDITOR	Priority	0.00	NA	NA	0.00	0.00
SCHEDULED CREDITOR	Unsecured	1,397.00	NA	NA	0.00	0.00
SCHEDULED CREDITOR	Unsecured	1,058.00	NA	NA	0.00	0.00
SCHEDULED CREDITOR	Unsecured	630.62	NA	NA	0.00	0.00
SCHEDULED CREDITOR	Unsecured	2,365.97	NA	NA	0.00	0.00
SCHEDULED CREDITOR	Unsecured	0.00	NA	NA	0.00	0.00
SCHEDULED CREDITOR	Unsecured	6,662.00	NA	NA	0.00	0.00
SOUTHEASTERN EMERGENCY PHYS	Unsecured	1,399.00	1,416.00	1,416.00	0.00	0.00
SPRINT CORP.	Unsecured	2,494.91	2,494.91	2,494.91	0.00	0.00
TIDEWATER FINANCE COMPANY	Unsecured	1,923.17	1,923.17	1,923.17	0.00	0.00

<b>Summary of Disbursements to Creditors:</b>			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$46,460.11	\$43,054.72	\$0.00
Debt Secured by Vehicle	\$27,737.16	\$27,737.16	\$1,638.77
All Other Secured	\$40,824.14	\$9,806.09	\$0.00
<b>TOTAL SECURED:</b>	<b>\$115,021.41</b>	<b>\$80,597.97</b>	<b>\$1,638.77</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$57,645.65	\$14,992.95	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$57,645.65</b>	<b>\$14,992.95</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$28,299.83</b>	<b>\$0.00</b>	<b>\$0.00</b>

<b>Disbursements:</b>	
Expenses of Administration	<u>\$11,921.15</u>
Disbursements to Creditors	<u>\$97,229.69</u>
<b>TOTAL DISBURSEMENTS :</b>	<b><u>\$109,150.84</u></b>

12) The trustee certifies that the foregoing summary is true and complete and all administrative matters for which the trustee is responsible have been completed. The trustee requests that the trustee be discharged and granted such relief as may be just and proper.

Dated: 03/01/2024

By: /s/ Nancy Whaley

\_\_\_\_\_  
Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

**CERTIFICATE OF SERVICE**

Case No. A20-64935-JWC

I certify that on this day I caused a copy of this Trustee's Final Report to be served via United States First Class Mail with adequate postage prepaid on the following parties at the address shown for each:

**Debtor(s):**

KARL DWAYNE JOHNSON  
7811 WROTHAM CIRCLE  
ATLANTA, GA 30349

I further certify that I have on this day electronically filed the foregoing Trustee's Final Report using the Bankruptcy Court's Electronic Case Filing program, which sends a notice of this document and an accompanying link to this document to the following parties who have appeared in this case under the Bankruptcy Court's Electronic Case Filing program:

**Attorney for the Debtor(s):**

THE LAW OFFICE OF STANLEY J. KAKOL, JR.

This the 1st day of March, 2024.

/s/

\_\_\_\_\_  
Nancy Whaley  
Standing Chapter 13 Trustee  
State Bar No. 377941  
303 Peachtree Center Avenue  
Suntrust Garden Plaza, Suite 120  
Atlanta, GA 30303  
678-992-1201